

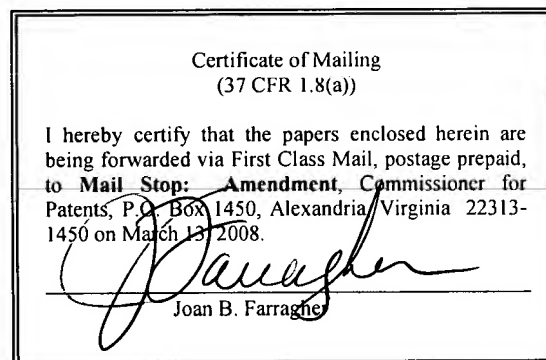


1FW 3692
09/592,776

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant No. : 09/592,776 Confirmation No. 8001
Applicants : LeRoux et al.
Filed : June 13, 2000
Title: SYSTEM AND METHOD FOR PAYMENT DATA PROCESSING
Art Unit : 3692
Examiner : Graham, Clement B.
Docket No. : 013647.00014
Customer No. : 33649

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450



RESPONSE TO OFFICE ACTION

Dear Sir

In response to the Office Action mailed December 13, 2007, Applicants respectfully submit the following amendments in the above-referenced application, and request entry thereof to place the application in condition for Allowability.

Amendments to the Claims are reflected in the listing of claims that begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

Conclusion begins on page 13 of this paper.